

The True Northerner.

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EFFORT MADE TO BRING GROWER AND CONSUMER CLOSER TOGETHER

G. E. Prater, Jr., Delegate to Important Conference of "Markets and Farm Credits", Gives Comprehensive Report,

So many of my friends have inquired what the Conference of Markets and Farm Credits attempted to do and why it was so called, that I am prompted to give a short sketch covering the more important features. In short, this was the third annual conference and each State was supposed to have a representative of each special rural interest therein. It was my pleasure and duty to represent the Horticultural and Associated Marketing interests of Michigan.

Its object is to devise means whereby the actual grower and consumer may be brought closer together and eliminate the apparent unnecessary waste that is prevalent under present methods of marketing.

From every point of the globe we hear the cry of hard times and the high cost of living, while as a matter of fact and record the actual producer is now making less than three and one half per cent on his investment after allowing him a wage much under the average wage of the average city employee.

As near as can be computed the actual producer only receives a trifle over forty eight per cent of the price paid by the ultimate consumer under present conditions and the Government fully realizes that this difference is mainly made up of three items, transportation, legitimate profit, speculative profit.

The cost of transportation may be materially lessened by means of marketing whereby the producer's products go directly to various consuming centers, instead of passing the larger distributing centers whereby extra shipments, or re-shipments are necessitated together with a material handling profit by the distributor.

The margin now necessary to constitute a legitimate profit would be greatly lessened by a federal law fully standardizing grades, weights and measures of each of the several products to be marketed in the United States or offered for export to foreign countries, this same law to apply to interstate movements and intra state movements alike, thereby establishing confidence and dependability under Government inspection both to the shipper and buyer. Under present conditions the element of risk is so great that an abnormal margin must be demanded or the operator is soon out of business. The expense of adjustment of differences and re-sale of rejected goods is so great that compared with the expense of official inspection at point of loading, the money saving would make a heavy aggregate, to say nothing of the business gained by the dependability thus assured and the benefits to be derived from better farming methods made necessary to produce a product that

would grade sufficiently high to warrant a profit to the producer.

Speculative profits would be greatly lessened by a dependable and available system of rural credits. This in some sections is overcome by credit associations, at present mainly operating in grains and other storable articles which of themselves become general securities to bonds which are floated around by these associations at a very nominal rate of interest occasioned by the absolute security of the bonds and the certainty of their being paid promptly at maturity. This enables renters and farmers who are short of funds at tax time or when interest or payments are due on property, to obtain sufficient funds to meet requirements of present needs, still holding their products past the speculative period when operators are taking advantage of the farmer's immediate need of money and forcing an abnormally low price. This is also caused by the farmers' immediate need of funds placing so much of a given product on the market in a short time that the natural law of supply and demand becomes an unbalanced ratio and the man who has money to carry the product till a time of lower supplies has an open field of almost certain abnormal profit.

Credit Associations in other lines where the nature of the product is such that it cannot be used as security on the bonds are being established and many are now in operation and reporting very satisfactory results, where by the individual real estate holdings of the several members of the association are bonded to the corporation in security of the corporation bond.

Usually under this method the individual bond is given for a sum not exceeding 50% of the unincumbered cash valuation of the property it covers, to the earning record of the property and its ability of relieving said bond is seriously taken into consideration and many times a much lower bonding value is given. The owner of this property may at any time secure a corporation bond for the amount of his individual bond for such a length of time as his needs may require and thus with the backing of the absolute security of the corporation bond obtain the needed money at a very nominal rate of interest compared with what he has to pay under present conditions. Too, it relieves him of the necessity of asking friends to become security to his private affairs.

To make a credit association of any value to its members the security must be of a nature to command the money at a lower rate of interest than would under present methods be charged to its several members as individuals and no member would be permitted to a greater extension of credit than he could personally secure if the association was a permanent success.

Governmental Control of Markets and Credits.

During the meeting there was much information given and much discussion along the topic of governmental control

of markets and credits. The scheme that appealed to the writer as most feasible and I believe the one that was generally conceded by the several delegates to be the plan whereby we should be the guide, is the plan which has been in operation in Germany with very little change during the past 152 years.

Under this system it is almost unnecessary to state that first a complete standardization of grades, weights and measures of all products was established giving as it were code names to designate certain products and grades in one word whereby telegraphic information could be disseminated at a minimum cost.

All products are offered under government inspection and grading and when a product is graded and offered under a certain standard it must fully comply with the specifications of that standard or to take the next lower grade, which has a tendency to make the vendor more particular in his next offerings.

These local inspectors are not only inspectors, but are market agents whose duty is to compile reliable information not only as to the offerings of his particular territory, but as to its needs from outside sources. Perhaps to get the matter more clearly understood by our readers it would be better to describe the method as it would apply to our own state and conditions.

Each township would be represented by one of those market agents, who would also act as inspector, thus disseminating the information of needs of his particular township and its offerings. This would in turn be handed to a county supervisor of market agents, whose duty it would be to compile the aggregate wants of his county, together with its aggregate offerings. This report would be filed in turn with a state superintendent of county agents, whose duty would be to compile the needs of his state together with its offerings and to be in a position at any and all times to locate products wanted by outside parties or to locate from outside sources products needed by residents in his state.

His report would in turn go to a central bureau of markets whose duty is to compile the several reports coming to its office and act as an advisory board in the distribution of products to the nearest point of consumption, thus eliminating unnecessary transportation expense and the necessity of handlers sending out men to locate their particular needs, for by wire, letter or personal call on this bureau of markets they may at once secure the desired information as to where and in what quantities their particular needs may be secured. Likewise the producer may through this channel or by inquiry of his local market agent ascertain the particular market, most easily within his reach that is short on his particular product and desirous of purchasing.

Under this system the producer may ship his products to the local agent of any particular center to be sold at public auction or may arrange F. O. B. sale much as is the common practice in our particular section, with, however, the added protection that it is a misdemeanor for one party to purchase of another and refuse to accept and pay for same according to the original agreement when same is accompanied with certificate of official inspection. Criminal action may be had against the packer

COUNTY FEDERATION OF FARMERS

Met at Court House Tuesday. Temporary Organization Made Perfect.

The County Federation of Farmers held a meeting in the Supervisors' room at the Court House on Tuesday. There were about 20 delegates present from the various farmers' organizations of the county. The temporary organization as made at the first meeting last fall was made permanent: C. E. Buskirk, president; Paul Smith, vice president; T. B. Woodman, secretary; Leo Prater, treasurer. Executive committee, C. E. Anderson, Hartford; L. A. Bregger, Arlington; M. H. Pugsley, Paw Paw.

The Commercial club of Paw Paw was represented. W. C. Mosier was present and in behalf of the club pledged the support of the business men of Paw Paw.

The sum of \$500 has been raised toward the establishing of a Farm Bureau but there must be another \$500 raised, at once if a Farm Bureau for Van Buren county is to become a reality.

The Board of Supervisors at their October session appropriated the sum of \$750 for a Farm Bureau, contingent on the raising of \$1000 by popular subscription. This is something that no other board of Supervisors have done as far as the writer knows, and the citizens of Van Buren county should not be backward about raising the balance.

If Van Buren county is to have a Farm Bureau, now is the time. Every farmer in the county will be benefited by such a bureau, and likewise everybody else. Let's show a little more interest and enthusiasm, and "Come Across" with the necessary amount of money to make this matter a sure thing.

of a product who uses a closed package or one that does not plainly display to view its contents, and such package contains a lower quality covered from view with an apparent view of deceiving not only the inspector but the buyer.

This system assures judicious distribution with no over or under supplied markets, absolute dependability in the product and perfect safety in sale and collection. Under this system it has been demonstrated that the producer receives nearly 80% of the ultimate price paid by the consumer.

The System of Rural Credits

Is worked out in much the same way. Each farm is valued at a cash valuation based largely on its earning capacity; each township is grouped by itself and an authorized bonding value placed on it as a whole; this township is bonded for this amount to the official county credit agent. The county is bonded for the aggregate amount of its several townships to the state bureau of farm credits. Thus the state becomes secured and responsible in the guarantee of any loan bond secured by an individual farmer to the amount of not over 50% of the unincumbered cash valuation of his holdings and the buyer of said bond not only has the individual security of the particular farm on which his bond is given, but has the additional security of the guarantee of said bond by the state in which it is located.

There is no foreclosure necessary under this arrangement. Where default is made in payment of a bond the property is sold by the state, the bond satisfied at its face without procedure expense and the owner of the equity paid whatever the property brings over and above the obligation. In redemption he has the same right to bid the property off that any other citizen has. He must merely remember that he must keep his indebtedness below the 50% mark or ask his personal friends to assist him in financing his operations.

Can it be wondered at, that with this security German individual farm bonds have a preference over railroad or municipal bonds, and the 3, 3½ and 4% farm bonds sell at a premium?

Under present conditions our farmer population are paying a rate of interest more than double the earning capacity of the property on which this security is given and there is no wonder that we have had and are having a great movement of our brightest and best farm boys to the cities who now realize that some better conditions must be made for the farmer if in the next generation we have a contented, God loving people to supply the east.

This sketch is given from memory as nearly correct as it is possible for me to convey the general statement of this most important meeting. I believe every statement to be correct as given at the meeting and hope our readers will leave no stone unturned in their efforts to further this interest which is not strictly a matter of farmer benefit, but a great movement for the preparedness of our great nation to meet the economic problems that present conditions have brought about.

G. E. PRATER, JR.

The Idle Hour

Program For Week of Dec. 13

Monday, Dec. 13
A big show of Mutual Movies and Vaudeville 5c. 10c

Tuesday, Dec. 14
V A U D E V I L L E
and "The Diamond From The Sky" and other reels 5c 10c

Wednesday, Dec. 15
World Film Corporation
Face in the Moonlight
5 acts, 5 reels with Robert Warwick, and all star cast 5c 10c

Thursday, Dec. 16
HYPOCRITES
Mat. 2:30 Night shows 7 and 9
See this or you will be sorry

Friday, Dec. 17
Caseno Feature Film Co.
Lone Star Rush
5 acts and 5 reels, featuring Max Pigman, and all star cast

Saturday, Dec. 18
A Good Western Feature and a
CHAPLIN
4 reel feature "The Mix Up" 5c and 10c

Mrs. William Dole of Kalamazoo spent Tuesday in our city, the guest of Mrs. Addie Hunt and other friends.

Mrs. Frank Pugsley of Lawton has been in the city several days this week the guest of her mother, Mrs. Ella LeSuer.

PRESBYTERIAN CHURCH.
Edgar W. Smith, Pastor.

Morning subject, "To Whom Shall we go?"

Evening, "The Sign of Power." The young people are especially invited to this service. All are welcome.

Sunday school 11:45.
Christian Endeavor at 6:30 p. m.
Prayer meeting Thursday evening.

DRUGS GROCERIES

Eaton & Mosier

Successors to G. W. Tyler Co.

Saturday Extra Special

10 Bars Lenox Soap for.....25c

Every Day Trade Getters

3 cans Pink Salmon.....	25c
3 cans Standard Peas.....	25c
3 cans Standard Corn.....	25c
3 pairs Canvas Gloves.....	25c
20 inch light weight Snow Shovel.....	35c
Hubbard Squash, per pound.....	02c

Our Breakfast Suggestion

Grape Fruit.....	Puffed Wheat
Miner's Buckwheat pan cakes	
Pure Maple Syrup	
Banquet Bacon.....	Fresh Hen Eggs
Vacuum Coffee	
We have 'em	

A. D. S. Milk of Magnesia

is a pleasant and safe stomach Corrector.

WE WANT YOUR PATRONAGE

HARDWARE

CONFECTIONERY

H. C. WATERS AND COMPANY.

Useful Holiday Suggestions

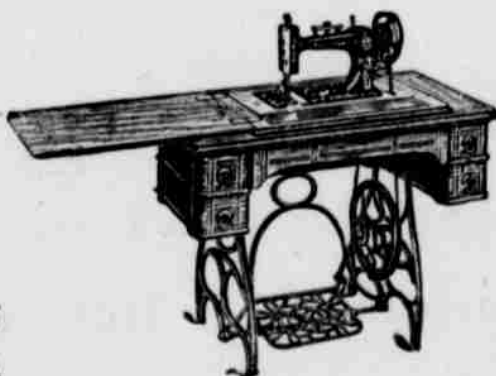
A 10 years guaranteed sewing machine made by the Free Co. for only \$16.00. We send our sewing machines on a week's trial to responsible parties.

What is better for a Christmas present?

Casseroles to fit all purses,



A very neat aluminum baking dish with aluminum cover with a fancy copper nickel plated container for only \$1.49.



A heavy glazed Earthen Ware baking dish with heavy nickel plated container, fancy cover for only \$2.00.

We have several styles of casseroles with hand painted covers and fancy inlaid decorations fired into the cover at prices from \$3.00 to \$5.00.

Lovers of good coffee appreciate a percolator.

We have an aluminum percolator fancy pattern at the remarkable low price of \$1.35.

The Universal percolators at \$2.75, 3.00 and \$3.50.

The Rochester at from \$3.00 to \$4.50.

All particular house keepers like the modern utensils for preparing and serving the meal.



Now is the Time to Repair all Your Buildings

Remember we carry a complete stock of Rubber Roofing at \$1 per square and up.

Tarred Felt, 2c. per pound.

Also received another car of Asphalt Shingles in red and green at \$4.25 per square.

This is the time to place your order for storm sash.

Free, Hall & Mutchler.

'PHONE 37.

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